

Shamrock Rolling Cashflow

	Week # Week Ended	Actual	1	2	3	4	5	6	7	8	9	10	11	12	13	
		03/13/2021	03/20/2021	03/27/2021	04/03/2021	04/10/2021	04/17/2021	04/24/2021	05/01/2021	05/08/2021	05/15/2021	05/22/2021	05/29/2021	06/05/2021	06/12/2021	
<b>Beginning Dealer Receivable (ACTIVE)</b>		9,233,866	9,500,934	9,630,934	9,735,934	9,715,934	9,620,934	9,550,934	9,480,934	9,435,934	9,390,934	9,345,934	9,300,934	9,280,934	9,210,934	
Advances		1,129,141	1,000,000	1,000,000	900,000	850,000	800,000	775,000	750,000	750,000	725,000	700,000	700,000	650,000	650,000	10,250,000
Payments/Application of Reserve		(867,472)	(875,000)	(900,000)	(925,000)	(950,000)	(875,000)	(850,000)	(800,000)	(800,000)	(775,000)	(750,000)	(750,000)	(725,000)	(700,000)	(10,650,000)
NSFs		5,399	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
Charge-Offs/Move to Collections																
<b>Ending Dealer Receivable (ACTIVE)</b>		9,500,934	9,630,934	9,735,934	9,715,934	9,620,934	9,550,934	9,480,934	9,435,934	9,390,934	9,345,934	9,300,934	9,280,934	9,210,934	9,165,934	
<b>Beginning Dealer Interest &amp; Fees Receivable</b>		84,088	88,621	92,129	95,685	99,280	102,867	106,420	109,946	113,447	116,931	120,398	123,849	127,283	130,710	
Invoices	24.0%	47,065	43,850	44,450	44,935	44,843	44,404	44,081	43,758	43,550	43,343	43,135	42,927	42,835	42,512	
Payments	102.0%	(46,965)	(44,727)	(45,339)	(45,834)	(45,740)	(45,292)	(44,963)	(44,633)	(44,421)	(44,210)	(43,998)	(43,786)	(43,692)	(43,362)	
NSFs	10.0%	4,433	4,385	4,445	4,494	4,484	4,440	4,408	4,376	4,355	4,334	4,314	4,293	4,284	4,251	
<b>Ending Dealer Interest &amp; Fees Receivable</b>		88,621	92,129	95,685	99,280	102,867	106,420	109,946	113,447	116,931	120,398	123,849	127,283	130,710	134,111	
<b>Beginning Dealer Receivable (Collection)</b>		2,985,453	2,980,861	2,980,361	2,979,861	2,979,361	2,978,861	2,978,361	2,977,861	2,977,361	2,976,861	2,976,361	2,975,861	2,975,361	2,974,861	
New Collection Receivables																
Payments/Application of Reserve		(4,592)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	
Charge-Offs																
<b>Ending Dealer Receivable (Collection)</b>		2,980,861	2,980,361	2,979,861	2,979,361	2,978,861	2,978,361	2,977,861	2,977,361	2,976,861	2,976,361	2,975,861	2,975,361	2,974,861	2,974,361	
	Week Ended	Actual	1	2	3	4	5	6	7	8	9	10	11	12	13	
		03/13/2021	03/20/2021	03/27/2021	04/03/2021	04/10/2021	04/17/2021	04/24/2021	05/01/2021	05/08/2021	05/15/2021	05/22/2021	05/29/2021	06/05/2021	06/12/2021	
<b>Beginning Cash</b>		767,757	377,614	276,337	200,472	240,256	364,208	463,056	562,406	597,520	670,284	744,155	817,635	851,973	948,677	
Payments from Dealers		903,229	920,227	945,839	971,334	996,240	920,792	895,463	845,133	844,921	819,710	794,498	769,286	769,192	743,862	
Redeposit NSF		2,134	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
Payments for Cars Floored		(1,129,245)	(1,000,000)	(1,000,000)	(900,000)	(850,000)	(800,000)	(775,000)	(750,000)	(750,000)	(725,000)	(700,000)	(700,000)	(650,000)	(650,000)	
NSFs		(12,979)	(10,000)	(10,000)	(9,494)	(9,484)	(9,440)	(9,408)	(9,376)	(9,355)	(9,334)	(9,314)	(9,293)	(9,284)	(9,251)	
<b>Cash Available for Operations</b>		530,896	290,341	214,676	264,812	379,511	478,060	576,610	650,663	685,587	758,159	831,839	880,128	964,382	1,035,788	
Payroll		(8,235)	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	
Employee Benefits		(697)			(700)			(700)					(700)			
Payroll Processing Fees		(80)	(80)	(80)	(80)	(80)	(80)	(80)	(80)	(80)	(80)	(80)	(80)	(80)	(80)	
<b>Payroll &amp; Benefits</b>		(9,011)	(9,580)	(9,580)	(10,280)	(9,580)	(9,580)	(9,580)	(10,280)	(9,580)	(9,580)	(9,580)	(10,280)	(9,580)	(9,580)	
Repossession Expense			(2,500)	(2,500)	(2,500)	(2,500)	(2,500)	(2,500)	(2,500)	(2,500)	(2,500)	(2,500)	(2,500)	(2,500)	(2,500)	
Legal (Collections)			(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	
<b>Collection &amp; Recovery Expenses</b>		-	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	
<b>Advertising &amp; Marketing Exp</b>																
Auto Expense		(3)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	
Business Insurance					(50)				(50)					(50)		
Bank Fees																
Dues & Subscriptions		(1,027)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	
Lease-Vehicle		(1,368)				(598)			(598)					(598)		
Meal Expense			(50)				(50)				(50)					-50
Hosting Expense					(352)				(352)					(352)		
Software & Technology				(600)		(600)		(600)		(600)		(600)		(600)		
Telephone		(494)				(500)			(500)					(500)		
Cell Phone			(250)				(250)				(250)				(250)	
Utilities			(100)				(100)				(100)				(100)	
Professional Fees		(138,804)			(4,000)				(8,000)					(8,000)		
Consulting Fees		(115)			(500)				(500)					(500)		
Office Expense					(600)				(600)					(600)		
Postage & Delivery		(1,346)			(1,250)				(1,250)					(1,250)		
Rent/Lease					(3,500)				(3,500)					(3,500)		
Facility Maintenance		(358)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	
Filing Fees			(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	(150)	
Title Fees			(75)	(75)	(75)	(75)	(75)	(75)	(75)	(75)	(75)	(75)	(75)	(75)	(75)	
Misc Expense			(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	
US Trustee Fee									(24,587)							
State Income Tax		(456)				(1,000)										
<b>G&amp;A Expenses</b>		(143,971)	(1,425)	(1,625)	(11,277)	(2,723)	(2,425)	(1,625)	(39,864)	(2,723)	(1,425)	(1,625)	(14,875)	(3,125)	(1,425)	
<b>Interest Expense</b>		(300)														
<b>Ending Cash</b>		377,614	276,337	200,472	240,256	364,208	463,056	562,406	597,520	670,284	744,155	817,635	851,973	948,677	1,021,784	
Advances		12.23%	10.53%	10.38%	9.24%	8.75%	8.32%	8.11%	7.91%	7.95%	7.72%	7.49%	7.53%	7.00%	7.06%	
Repayments		9.39%	9.21%	9.34%	9.50%	9.78%	9.09%	8.90%	8.44%	8.48%	8.25%	8.02%	7.79%	7.81%	7.60%	